

#14/C PATENT

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Patent Application of:

Inventor(s) :

Brian Siegel 8/29/2000

Serial No.
Confirmation No.

09/650,034 8387

Group Art Unit Examiner

3624 Sally Shih

Docket Number

SNY-P4055.01

Title :

Method to Electronically Track Personal Credit

Information

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

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Renee' Michelle LARSON, Reg. No. 36,193	Kun	March 16, 2004			
(Applicant, Assignee or Reg. Representative)	Signature	Date			

RESPONSE TO OFFICE ACTION

Sir:

INTRODUCTORY COMMENTS:

This communication is responsive to the Office Action dated December 22, 2004, in which claims 1-53 were rejected under 35 U.S.C. §103. Applicant respectfully requests reconsideration in view of the following arguments and amendments.

Please plus sign (+) inside this box +

3624

PTO/\$B/21 (08-00)

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TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

Total Number of Pages in This Submission 15

Application Number	09/650,034
Filing Date	08/29/2000
First Named Inventor	Brian Siegel
Group Art Unit	3624
Examiner Name	Sally Shih
Attorney Docket Number	SNY-P4055.01

ENCLOSURES (check all that apply)									
Fee Transmittal Form		gnment Papers an Application)		After Allowance Communication to Group					
Fee Attached	Draw	Drawing(s) Licensing-related Papers Petition Petition to Convert to a Provisional Application		Appeal Communication to Board of Appeals and Interferences					
X Amendment / Response	Licer			Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)					
After Final	Petiti			Proprietary Information					
Affidavits/declaration(Status Letter					
Extension of Time Request	Power of Atte		\boxtimes	Other Enclosure(s) (please identify below):					
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Response to Missing Parts/ Incomplete Application	Remarks	Remarks MAR 2 \$ 2000							
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